



LOCAL HELP FOR PEOPLE WITH MEDICARE



## COMING SOON: Sessions on Medicare

### Medicare 101 - What You Can Expect From Medicare

Did you recently enroll in Medicare or will be going on soon? Do you help someone who has Medicare as his or her health insurance? This presentation covers how Medicare Parts A (Hospital), B (Medical) and D (Prescription Drug) work, what the benefits are, and when you should make decisions related to your coverage. Find out about benefit programs that help pay for Medicare health care costs. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7389 (*for HCGH Wellness Center Event, call 410-740-7601*). No fee.

Tuesday, Mar 15, 2016	7:00pm – 8:30pm	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044
Tuesday, Apr 12, 2016	1:00pm – 2:30pm	North Laurel 50+ Center 9411 Whiskey Bottom Rd., Laurel 20723
Thursday, May 5, 2016	7:00pm – 8:30pm	Bain 50+ Center 5470 Ruth Keeton Way, Columbia 21044
Tuesday, June 14, 2016	10:00am – 11:30am	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044



## Medicare 102 - Why Medicare Isn't Enough

Learn about Medicare Part C/Health Plans and Medicare Supplement Policies (Medigap Plans). What should you consider when deciding if a Medicare Health Plan, such as an HMP, PPO, Cost Plan or Private Fee for Service Plan, is the right choice for you. Understand how the different Medigap plans cover the gaps (out-of-pocket expenses) of Original Medicare, how they are priced and when is the best time to enroll. Hear about how to protect yourself and Medicare from health care fraud. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7389 *(for HCGH Wellness Center Event, call 410-740-7601.)* No fee.

<b>Tuesday, Mar 22, 2016</b>	<b>7:00pm – 8:30pm</b>	<b>Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044</b>
<b>Tuesday, Apr 19, 2016</b>	<b>1:00pm – 2:30pm</b>	<b>North Laurel 50+ Center 9411 Whiskey Bottom Rd., Laurel 20723</b>
<b>Thursday, May 19, 2016</b>	<b>7:00pm – 8:30pm</b>	<b>Bain 50+ Center 5470 Ruth Keeton Way, Columbia 21044</b>
<b>Tuesday, June 21, 2016</b>	<b>10:00am – 11:30am</b>	<b>Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044</b>



## Using Medicare's Plan Finder

Learn how to use the 'Plan Finder' tool on the [www.medicare.gov](http://www.medicare.gov) website, a powerful aid for comparing and reviewing the Medicare Prescription Drug Plans available to you. The 'Plan Finder' can also be used to compare Medicare health plans (such as HMOs/Health Maintenance Organizations or Cost Plans) and while explaining the tool for that purpose is out of the scope of this presentation, you will learn many basics that are used for both types of comparisons. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7389 (*for HCGH Wellness Center Event, call 410-740-7601*). No fee.

<b>Tuesday, Mar 29, 2016</b>	<b>7:00pm – 8:30pm</b>	<b>Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044</b>
<b>Thursday, May 26, 2016</b>	<b>7:00pm – 8:30pm</b>	<b>Bain 50+ Center 5470 Ruth Keeton Way, Columbia 21044</b>
<b>Tuesday, June 28, 2016</b>	<b>10:00am – 11:30am</b>	<b>Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100 Columbia 21044</b>

### **REGISTRATION**

*For questions or to register:*

For events at **Bain 50+ Center, Ellicott City 50+ Center**  
and **North Laurel 50+ Center**

**Call 410-313-7389.**

For events at  
**Howard County General Hospital Wellness Center**  
**Visit [hcg.org](http://hcg.org) or call 410-740-7601.**



## One-on-One Counseling Sessions

In addition, one-on-one counseling sessions are available **by appointment** at the following locations:

**Bain 50+ Center: 410-313-7392**

Monday through Friday

**Ellicott City 50+ Center: 410-313-1400**

Wednesday morning and Thursday afternoon

**Glenwood 50+ Center: 410-313-5440**

Second Tuesday morning of each month

**North Laurel 50+ Center: 410-313-0380**

First and third Thursday mornings of each month

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If you need this document in an alternative format or accommodations to participate in any of these events (with at least two weeks prior notification to the event) please contact Barbara Albert at 410-313-7391 (voice/relay) or at [balbert@howardcountymd.gov](mailto:balbert@howardcountymd.gov).